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United States Bankruptcy Co Southern District of Ohio							Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Forrest, Sonequea	Middle):		Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and		in the last 8 years):	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	yer I.D. (ITIN) No./	Complete El	N Last fo	our digits of the than one, s		Individual-	Taxpayer I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. and Street, City, a: 3306 Yozuri Dr. Columbus, OH	nd State):	ZIP Code	Street	Address of	Joint Debtor	(No. and St	reet, City, and State):	ZIP Code
County of Residence or of the Principal Place of		43232	Count	y of Reside	ence or of the	Principal Pl	ace of Business:	
Franklin				•		•		
Mailing Address of Debtor (if different from stre	et address):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street address):	
	Г	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership		eal Estate as 101 (51B)	defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	the I er 7 er 9 er 11 er 12	Petition is Fi ☐ C of ☐ C	ptcy Code Under Whic iled (Check one box) hapter 15 Petition for Ro a Foreign Main Procee hapter 15 Petition for Ro a Foreign Nonmain Pro	ecognition ding ecognition
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Other Tax-Exe	of the United	anization d States	defined "incurr	are primarily co 1 in 11 U.S.C. § ed by an indivi onal, family, or	(Check ensumer debts, 101(8) as dual primarily	busine busine	are primarily ess debts.
Filing Fee (Check one Full Filing Fee attached Filing Fee to be paid in installments (applical attach signed application for the court's consi is unable to pay fee except in installments. Refiling Fee waiver requested (applicable to chattach signed application for the court's consi	ole to individuals or deration certifying ule 1006(b). See Off apter 7 individuals	that the debt icial Form 3A only). Must	or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bu aggregate non s or affiliates) ble boxes: being filed wi ces of the plan	acontingent I are less that ith this petitin were solici	s defined in 11 U.S.C. § or as defined in 11 U.S.C. iquidated debts (excludin \$2,190,000.	C. § 101(51D). ing debts owed
Statistical/Administrative Information ** ■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt prope there will be no funds available for distribution	erty is excluded and	nsecured cre administrati	ditors.	es paid,		THIS	S SPACE IS FOR COURT	JSE ONLY
Estimated Number of Creditors □ □ □ □ □ 1- 50- 100- 200- 1	,000- 5,001- 5,000 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to	1,000,001 \$10,000,001 0 \$10 to \$50 nillion million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 \$	1,000,001 \$10,000,001 0 \$10 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Forrest, Sonequea (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Southern District of Ohio, Eastern Division 03-53855 3/19/03 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Erin E. Strapp May 23, 2008 Signature of Attorney for Debtor(s) (Date) Erin E. Strapp 0078078 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08) Document Page 3 of 42

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Sonequea Forrest

Signature of Debtor Sonequea Forrest

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 23, 2008

Date

Signature of Attorney*

X /s/ Erin E. Strapp

Signature of Attorney for Debtor(s)

Erin E. Strapp 0078078

Printed Name of Attorney for Debtor(s)

Rauser & Associates

Firm Name

5 E. Long St. Suite 300 Columbus, OH 43215

00iumbu3, 011 4021

Address

Email: rauserlawcolumbus@yahoo.com 6142284480 Fax: 6142284440

Telephone Number

May 23, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Forrest, Sonequea

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Southern District of Ohio

In re	Sonequea Forrest		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

□Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ Sonequea Forrest	
	_	Sonequea Forrest	
Date:	May 23, 2008		

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Southern District of Ohio

In re	Sonequea Forrest		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None," If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$19,405.13	2008 Income
\$35,200.00	2007 Income
\$33,867.00	2006 Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
Wells Fargo v. Sonequea
Civil
Franklin County Municipal
Court
Forrest
Court
COURT OR AGENCY
AND LOCATION
DISPOSITION
Franklin County Municipal
Court

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
Wells Fargo
DATE OF SEIZURE
4/08-current
DESCRIPTION AND VALUE OF
PROPERTY
\$1813.00

P.O. Box 3696 Portland, OR 97208 2

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Wells Fargo P.O. Box 3696 Portland, OR 97208 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

Car

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY

NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE

OF PAYEE THAN DEBTOR OF PROPERTY

Rauser & Associates 2007 \$300.00

5 East Long Street

Suite 300

Columbus, OH 43215

Advantage Debt Management of America 2007 \$35.00

4424 Aicholtz Rd. Cincinnati, OH 45245

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE DATE(S) OF TRANSFER(s)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF DUSINESS ENDING DATES

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY DATE AND PURPOSE OF RECIPIENT. OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 23, 2008	Signature	/s/ Sonequea Forrest	
		-	Sonequea Forrest	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Southern District of Ohio

In re	Sonequea Forrest		Case No		
•		Debtor	,		
			Chapter	13	
			<u> </u>		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	124,000.00		
B - Personal Property	Yes	3	21,510.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		143,135.47	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		37.59	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		4,946.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,060.65
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,270.65
Total Number of Sheets of ALL Schedu	ıles	15			
	T	otal Assets	145,510.00		
			Total Liabilities	148,119.56	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Southern District of Ohio

In re	Sonequea Forrest		Case No		
_	<u> </u>	Debtor	,		
			Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	37.59
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	1,822.80
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,860.39

State the following:

Average Income (from Schedule I, Line 16)	3,060.65
Average Expenses (from Schedule J, Line 18)	1,270.65
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,800.33

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		135.47
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	37.59	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		4,946.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		5,081.97

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B6A (Official Form 6A) (12/07)

In re	Sonequea Forrest	Case No
_		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

3306 Yozuri Dr. Columbus, Ohio 43232	Fee simple	-	124,000.00	124,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **124,000.00** (Total of this page)

Total > **124,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Sonequea Forrest	Case No	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or		ecking Account JFS	-	5.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		vings Account JFS	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		usehold Goods and Furnishings btor's Possession	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		earing Apparel btor's Possession	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	No	rm Life Insurance through current employer Cash Surrender Value neficiary:	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
			(Tol	Sub-Totatal of this page)	al > 2,510.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In 1	re Sonequea Forrest			Case No.	
			Debtor		
		SCHEDUL	E B - PERSONAL PROPER	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	OPERS		-	Unknown
	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
	Interests in partnerships or joint ventures. Itemize.	X			
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Total (Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Sonequea Forrest Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	3	005 Chrysler Pacifica 5,000 miles ebtor's Possession	-	19,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 19,000.00 (Total of this page)

Total > 21,510.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Sonequea Forrest	Case No
_		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	nder: Check if debtor cla \$136,875.	ims a homestead exe	mption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 3306 Yozuri Dr. Columbus, Ohio 43232 Residence	Ohio Rev. Code Ann. § 2329.66(A)(1)	5,000.00	124,000.00
Checking, Savings, or Other Financial Accounts, Conchecking Account ODJFS	ertificates of Deposit Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	5.00	5.00
Savings Account ODJFS	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)	5.00	5.00
Household Goods and Furnishings Household Goods and Furnishings Debtor's Possession	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)	1,500.00	2,000.00
Wearing Apparel Wearing Apparel Debtor's Possession	Ohio Rev. Code Ann. § 2329.66(A)(3)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension o OPERS	r Profit Sharing Plans Ohio Rev. Code Ann. § 2329.66(A)(10)(b)	0.00	Unknown

Total: 7,010.00 126,510.00 Case 2:08-bk-54892 Doc 1 Filed 05/23/08 Entered 05/23/08 15:20:54 Desc Main Document Page 21 of 42

B6D (Official Form 6D) (12/07)

In re	Sonequea Forrest	Case No.	
-	·	Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	1	1.		1 6	1		AN CONTRACT	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T C R	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L I Q	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			11/07] ⊤	E D			
Drive Financial 8585 North Stemmons Frwy Suite 1100 Dallas, TX 75242		-	PMSI 2005 Chrysler Pacifica 35,000 miles Debtor's Possession Value \$ 19,000.00				19,135.47	135.47
Account No.	7		Mortgage			П		
Suntrust P.O. Box 26150 Richmond, VA 23260		-	3306 Yozuri Dr. Columbus, Ohio 43232 Residence					
	_	_	Value \$ 124,000.00				124,000.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached			(Total of t		tota pag		143,135.47	135.47
			(Report on Summary of So		ota lule		143,135.47	135.47

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B6E (Official Form 6E) (12/07)

In re	Sonequea Forrest	Case No
-	<u>.</u>	,
		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian."

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Sonequea Forrest		Case No.	
•		Debtor		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Tax Account No. State of Ohio 0.00 PO Box 1090 Columbus, OH 43266 37.59 37.59 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 37.59 37.59 0.00 (Report on Summary of Schedules) 37.59 37.59

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B6F (Official	Form	6F)	(12/07)	١
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In re	Sonequea Forrest	Case No.
		Debtor ,

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			1			_	_	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	P		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH	Q U L	S		AMOUNT OF CLAIM
Account No.			Insurance	Ï	T E D			
American Family 6000 American PY Madison, WI 53783		-			D			279.62
Account No.		Г	Returned check	+	H	T	†	
Board of Education 65 E. State St. Columbus, OH 43215		_						50.00
Account No.			Cash advance	<u> </u>		L	1	52.00
Check Smart 2576 Brice Rd. Columbus, OH 43211		_						
								500.00
Account No. Complete Healthcare PO Box 711819 Cincinnati, OH 45271		_	Medical					
								79.73
2 continuation sheets attached			(Total of t	Subt his			\int	911.35

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sonequea Forrest		Case No.	
_		Debtor		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS	CODEBTO	н	DATE CLAIM WAS INCURRED AND	CONT	UZLLQUL	S	
INCLUDING ZIP CODE,	₽	w	CONSIDERATION FOR CLAIM. IF CLAIM	1 1	Q	ΰ	AMOUNTE OF CLARA
AND ACCOUNT NUMBER (See instructions above.)	0	C	IS SUBJECT TO SETOFF, SO STATE.	G	I	Ė	AMOUNT OF CLAIM
, , , , , , , , , , , , , , , , , , ,	R	Ľ		NGEN	DATED	D	
Account No.			Account	Т	E		
					U		
Franklin County Dept. of Job & Family							
80 E. Fulton Street		-					
Columbus, OH 43215							
							1,236.00
	_	_		_			1,230.00
Account No.			Student Loan				
One of Labora							
Great Lakes							
P.O. Box 3059		-					
Milwaukee, WI 53201							
							4 000 00
							1,822.80
Account No.			Collection				
John Lee Jackson							
1445 Langham Creek Dr.		-					
Houston, TX 77084							
							546.37
Account No.			Security				
	1						
Pinnacle Security							
12801 N.		-					
Suite 250							
Dallas, TX 75243							
							Unknown
Account No.	t	T	Cellular Services	T		H	
	1						
Sprint	1						
Bankruptcy Department		-					
1310 Martin Luther King Drive	l						
Bloomington, IL 61701							
-							33.98
Sheet no1 of _2 sheets attached to Schedule of		1		ubt	Oto	<u></u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				3,639.15
Creations froming offsecured Nonphority Claims			(10ta101t	1118	pag	(J	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sonequea Forrest	Case No.	
	•	Dehtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_			_	_	
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CONTINGENT	UNL-QU-C	P	
MAILING ADDRESS	D	н	DATE CLAIM WAS INCURRED AND	N	ŀ	S	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	li	ď	Įΰ	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	ľ	ΙF	AMOUNT OF CLAIM
(See instructions above.)	Ř	С		Ĕ	Ď	Ď	
Account No.	H	\vdash	Garnishment	T	I D A T E D		
recount ito.	ł		Carriotinon		E		
Wella Farge					H		†
Wells Fargo							
P.O. Box 3696		-					
Portland, OR 97208							
							396.00
	┢	⊢		+	⊢	⊢	
Account No.							
Account No.							
	1						
A ANT	-	┢		╁	⊢	┢	+
Account No.	l						
				┺	┖	_	
Account No.							
	1						
	l	1		1			
Sheet no. 2 of 2 sheets attached to Schedule of				Sub	tots	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				396.00
Creations froming offsecured fromphority Claims			(Total of t	1115	pag	50)	
				7	Γota	ıl	
			(Report on Summary of So	hec	łule	es)	4,946.50
			* *				

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B6G (Official Form 6G) (12/07)

In re	Sonequea Forrest	Case No.	
_		, Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 2:08-bk-54892 Doc 1 Filed 05/23/08 Entered 05/23/08 15:20:54 Desc Main Document Page 28 of 42

B6H (Official Form 6H) (12/07)

In re	Sonequea Forrest	Case No	
-	·	, Debtor	
		Denior	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Sonequea Forrest		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF D	DEBTOR AND SPOU	JSE		
	RELATIONSHIP(S):	AGE(S):			
Single	Son Daughter	8			
Employment:	Daughter DEBTOR	9	SPOUSE		
Occupation Occupation	Executive secretary		31 OUSE		
	State of Ohio				
Name of Employer					
How long employed Address of Employer	8 years 30 E. Broad St.				
Address of Employer	Columbus, OH 43215				
INCOME: (Estimate of average	e or projected monthly income at time case filed)	Γ	DEBTOR		SPOUSE
_	and commissions (Prorate if not paid monthly)	\$	3,856.67	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	3,856.67	\$	0.00
J. SOBTOTAL		-			
4. LESS PAYROLL DEDUCTI	ONS	·			
 a. Payroll taxes and social 	security	\$	265.70	\$	0.00
b. Insurance		\$	144.65	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):	OPERS	_ \$	385.67	\$	0.00
_		_ \$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	796.02	\$	0.00
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$	3,060.65	\$	0.00
7. Regular income from operation	on of business or profession or farm (Attach detailed statemen	nt) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or su dependents listed above	pport payments payable to the debtor for the debtor's use or t	that of	0.00	•	0.00
11. Social security or governme	nt assistance	Ψ	0.00	Ψ	0.00
(Specify):		\$	0.00	\$	0.00
		<u> </u>	0.00	\$	0.00
12. Pension or retirement incom	ne	\$	0.00	\$	0.00
13. Other monthly income					
(Specify):		\$	0.00	\$	0.00
		_ \$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 T	CHROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$	3,060.65	\$	0.00
16 COMBINED AVERAGE M	IONTHI V INCOME: (Combine column totals from line 15)		\$	3,060.6	S5

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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B6J (Official Form 6J) (12/07)

In re	Sonequea Forrest		Case No.	
	_	Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Fo		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate house expenditures labeled "Spouse."	hold. Complete a separate schedule	e of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	30.00
c. Telephone	\$	41.00
d. Other	<u> </u>	0.00
3. Home maintenance (repairs and upkeep)	\$	19.65
4. Food	\$	600.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	0.00 50.00
7. Medical and dental expenses	5	150.00
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ \$	0.00
10. Charitable contributions	\$ 	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	Ψ \$	0.00
c. Health	\$ 	0.00
d. Auto	\$ *	80.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be inclu		
plan)		
a. Auto	\$	0.00
b. Other		0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	<u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed stater	nent) \$	0.00
17. Other Personal grooming	\$	100.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Science and Political Parts)	hedules and, \$1	,270.65
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within following the filing of this document:	n the year	
None		
20. STATEMENT OF MONTHLY NET INCOME	.	000.05
a. Average monthly income from Line 15 of Schedule I	· -	,060.65
b. Average monthly expenses from Line 18 above	· · · · · · · · · · · · · · · · · · ·	,270.65
c. Monthly net income (a. minus b.)	\$1	,790.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Southern District of Ohio

In re	Sonequea Forrest			Case No.		
		Debtor(s)		Chapter	13	
	DECLARATION (CONCERN	NING DEBTOR'S S	SCHEDUL!	ES	
	DECLARATION UNDER	PENALTY (OF PERJURY BY INDI	VIDUAL DEI	BTOR	
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of						
Date	May 23, 2008	Signature	/s/ Sonequea Forrest Sonequea Forrest Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court Southern District of Ohio

	Southern District of Onio						
In re	Sonequea Forrest		Case No.				
		Debtor(s)	Chapter	13			

	DISCLOSURE OF COMP	ENSATION OF ATTORN	EY FOR	DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy, o	r agreed to b	e paid to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,000.00
	Prior to the filing of this statement I have receive	ed	\$	300.00
	Balance Due		\$	2,700.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed con	mpensation with any other person unl	ess they are 1	members and associates of my law firm.
5.	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and rer b. Preparation and filing of any petition, schedules, sc. Representation of the debtor at the meeting of credd. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applications of the debtor of liens on liens on liens and applications with the debtor's, the above-disclosed Representation of the debtors in any on the adversary proceeding.	render legal service for all aspects of adering advice to the debtor in determinatement of affairs and plan which malitors and confirmation hearing, and a preduce to market value; exemptions as needed; preparation are nousehold goods.	the bankrupt ining whether by be required my adjourned ption plant and filing of trvice:	s attached. tcy case, including: er to file a petition in bankruptcy; d; d hearings thereof; hing; preparation and filing of motions pursuant to 11 USC
	, , , , ,	CERTIFICATION		
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for pay	ment to me f	for representation of the debtor(s) in
Dat	red: May 23, 2008	/s/ Erin E. Strapp		
		Erin E. Strapp 00780 Rauser & Associate		
		5 E. Long St.	3	
		Suite 300	_	
		Columbus, OH 4321 6142284480 Fax: 6		

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Erin E. Strapp 0078078

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Erin E. Strapp

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date						
Address:								
5 E. Long St.								
Suite 300								
Columbus, OH 43215								
6142284480								
I (We), the debtor(s), affirm that I (we) have	Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Sonequea Forrest	X /s/ Sonequea Forrest	May 23, 2008						
Printed Name(s) of Debtor(s)	Signature of Debtor	Date						
Case No. (if known)	X							
	Signature of Joint Debtor (if any)	Date						

May 23, 2008

American Family 6000 American PY Madison, WI 53783

Board of Education 65 E. State St. Columbus, OH 43215

Check Smart 2576 Brice Rd. Columbus, OH 43211

Complete Healthcare PO Box 711819 Cincinnati, OH 45271

Drive Financial 8585 North Stemmons Frwy Suite 1100 Dallas, TX 75242

Franklin County Dept. of Job & Family 80 E. Fulton Street Columbus, OH 43215

Great Lakes P.O. Box 3059 Milwaukee, WI 53201

John Lee Jackson 1445 Langham Creek Dr. Houston, TX 77084

Pinnacle Security 12801 N. Suite 250 Dallas, TX 75243

Sprint
Bankruptcy Department
1310 Martin Luther King Drive
Bloomington, IL 61701

State of Ohio PO Box 1090 Columbus, OH 43266

Suntrust P.O. Box 26150 Richmond, VA 23260

Wells Fargo P.O. Box 3696 Portland, OR 97208

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B22C (Official Form 22C) (Chapter 13) (01/08)

In re	Sonequea Forrest	According to the calculations required by this statement:
	Debtor(s)	■The applicable commitment period is 3 years.
Case Nu		☐The applicable commitment period is 5 years.
	(If known)	□Disposable income is determined under § 1325(b)(3).
		■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

•		3								
		Pa	art I	REPORT OF	INC	СОМЕ				
	Marit	al/filing status. Check the box that applies	and	complete the ba	lanc	ce of this part of this star	temen	t as directed.		
1		Inmarried. Complete only Column A ("Del								
	b. □ M	Iarried. Complete both Column A ("Debto	r's l	(ncome'') and (Colu	ımn B ("Spouse's Inco	me'')	for Lines 2-10.		
	All fig	gures must reflect average monthly income r	ecei	ved from all sou	rces	s, derived during the six		Column A		Column B
		lar months prior to filing the bankruptcy cas						Debtor's		Spouse's
		ing. If the amount of monthly income varie onth total by six, and enter the result on the			iths,	, you must divide the		Income		Income
2		wages, salary, tips, bonuses, overtime, co					\$	3,800.33	\$	
		ne from the operation of a business, profes								
		the difference in the appropriate column(s) of sion or farm, enter aggregate numbers and p								
		er less than zero. Do not include any part								
3		uction in Part IV.		•			_			
				Debtor		Spouse				
	a.	Gross receipts	\$		00		4			
	b.	Ordinary and necessary business expenses Business income	\$	btract Line b fr			- _		Φ.	
							\$	0.00	\$	
		and other real property income. Subtract propriate column(s) of Line 4. Do not enter								
	part of the operating expenses entered on Line b as a deduction in Part IV.									
4				Debtor		Spouse]			
	a.	Gross receipts	\$.00					
	b.	Ordinary and necessary operating expenses			.00		4			
	c.	Rent and other real property income	2	ubtract Line b f	rom	Line a	\$	0.00	\$	
5	Interest, dividends, and royalties.						\$	0.00	\$	
6	Pensio	on and retirement income.					\$	0.00	\$	
		mounts paid by another person or entity,								
7	expenses of the debtor or the debtor's dependents, including child support paid for that									
	purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.					\$	0.00	\$		
	+	ployment compensation. Enter the amount	in t	ne appropriate c	olun	mn(s) of Line 8.	Ψ	0.00	Ψ	
	However, if you contend that unemployment compensation received by you or your spouse was a					L				
0	benefit under the Social Security Act, do not list the amount of such compensation in Column A									
8		but instead state the amount in the space bel	ow:				-1			
		inployment compensation claimed to	.	0.00	_	Φ.				
	be a b	penefit under the Social Security Act Debte	or \$	0.00	Spo	ouse \$	\$	0.00	\$	

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.						
	Debtor Spouse						
	a.	0.00	¢				
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9	3,800.33					
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		3,800.33				
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD)					
12	Enter the amount from Line 11	\$	3,800.33				
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spenter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustment on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a.	ouse, for s or the	0.00				
14	Subtract Line 13 from Line 12 and enter the result.	7					
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 enter the result.	2 and \$	3,800.33 45,603.96				
16	Applicable median family income. Enter the median family income for applicable state and household size. information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: OH b. Enter debtor's household size: 4	(This	70,532.00				
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. ■The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitm top of page 1 of this statement and continue with this statement. □The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable committee top of page 1 of this statement and continue with this statement.		d is 3 years" at the				
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME	ME					
18	Enter the amount from Line 11.	\$	3,800.33				
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the tota any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(su payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. A	the ich as					
	Total and enter on Line 19.	\$	0.00				
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	3 800 33				

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21		lized current monthly income result.	ome for § 1325(b)(3). N	Multip	oly the a	mount from Line 2	20 by the number 12 and	\$	45,603.96
22	Applic	able median family incom	e. Enter the amount from	m Lin	e 16.			\$	70,532.00
	Applic	eation of § 1325(b)(3). Chec	ck the applicable box ar	nd pro	ceed as	directed.			,
23		amount on Line 21 is more 25(b)(3)" at the top of page						ned un	der §
		amount on Line 21 is not a 25(b)(3)" at the top of page							
	1	Part IV. CA	LCULATION (OF I	DEDU	CTIONS FR	OM INCOME		
		Subpart A: De	eductions under Sta	ndar	ds of th	e Internal Reve	enue Service (IRS)		
24A	Enter i	nal Standards: food, appar n Line 24A the "Total" amo able household size. (This i ptcy court.)	unt from IRS National	Stand	ards for	Allowable Living	Expenses for the	\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	House	ehold members under 65 y	ears of age	Hou	sehold 1	members 65 years	of age or older		
	a1.	Allowance per member		a2.	Allow	ance per member			
	b1.	Number of members		b2.	Numb	er of members			
	c1.	Subtotal		c2.	Subtot	al		\$	
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).					\$			
25B									
	14	IRS Housing and Utilities S Average Monthly Payment				\$			
	home, if any, as stated in Line 47 \$					T i	<u>.</u>		
		Net mortgage/rental expens		vou c	ontend	Subtract Line b fr		\$	
26	25B do Standa	Standards: housing and ut bes not accurately compute to rds, enter any additional am tion in the space below:	the allowance to which	you a	re entitl	ed under the IRS I	Housing and Utilities		
								\$	

27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. D □ □ □ □ □ ver more.					
2/A	If you checked 0, enter on Line 27A the "Public Transportation" amou Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/	unt from IRS Local Standards: "Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or	\$			
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ □ □ or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.					
	 a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 47 c. Net ownership/lease expense for Vehicle 1 	\$ Subtract Line b from Line a.	\$			
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47: subtract Line b from Line a and enter					
	b. 2, as stated in Line 47c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$			
30	Other Necessary Expenses: taxes. Enter the total average monthly extate, and local taxes, other than real estate and sales taxes, such as induced security taxes, and Medicare taxes. Do not include real estate or sales	come taxes, self employment taxes, social	\$			
31	Other Necessary Expenses: mandatory deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.					
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to					
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for					
35	Other Necessary Expenses: childcare. Enter the total average month childcare - such as haby-sitting day care, nursery and preschool. Do		\$			

B22C (Official Form 22C) (Chapter 13) (01/08)					
36	Other Necessary Expenses: health care. Enter the avecare that is required for the health and welfare of yourse or paid by a health savings account, and that is in excess payments for health insurance or health savings acco	\$			
37	Other Necessary Expenses: telecommunication service actually pay for telecommunication services other than y pagers, call waiting, caller id, special long distance, or in welfare or that of your dependents. Do not include any	\$			
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.		\$		
	Subpart B: Addition	onal Living Expense Deductions			
	Note: Do not include any exp	penses that you have listed in Lines 24-37			
	Health Insurance, Disability Insurance, and Health S the categories set out in lines a-c below that are reasonal dependents				
39	a. Health Insurance	\$			
	b. Disability Insurance	\$			
	c. Health Savings Account	\$			
	Total and enter on Line 39		\$		
	If you do not actually expend this total amount, state below:				
	\$				
40	Continued contributions to the care of household or f expenses that you will continue to pay for the reasonable ill, or disabled member of your household or member of expenses. Do not include payments listed in Line 34.	\$			
41	Protection against family violence. Enter the total aver actually incur to maintain the safety of your family unde applicable federal law. The nature of these expenses is r	\$			
42	Home energy costs. Enter the total average monthly an Standards for Housing and Utilities, that you actually extrustee with documentation of your actual expenses, a claimed is reasonable and necessary.	\$			
43	Education expenses for dependent children under 18. actually incur, not to exceed \$137.50 per child, for atten school by your dependent children less than 18 years of documentation of your actual expenses, and you must necessary and not already accounted for in the IRS S	\$			
44	Additional food and clothing expense. Enter the total a expenses exceed the combined allowances for food and Standards, not to exceed 5% of those combined allowan or from the clerk of the bankruptcy court.) You must dereasonable and necessary.	\$			
45	Charitable contributions. Enter the amount reasonably contributions in the form of cash or financial instrument 170(c)(1)-(2). Do not include any amount in excess of	\$			
46	Total Additional Expense Deductions under § 707(b)	\$			
	<u> </u>	<u> </u>	Ψ		

			Subpart C: Deductions for De	bt Payment			
47	Futu own, check scheck case, Paym						
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance		
	a.			\$	☐ges ☐no	\$	
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
	a.	Name of Creditor	Property Securing the Debt	\$	the Cure Amount Total: Add Lines	\$	
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.						
	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.						
50	a. b.	issued by the Executive Off	Chapter 13 plan payment. district as determined under schedules ice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	\$ x			
	c.		ative expense of Chapter 13 case	Total: Multiply Li	nes a and b	\$	
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.					\$	
			Subpart D: Total Deductions for	rom Income			
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.						
		Part V. DETERM	INATION OF DISPOSABLE I	NCOME UNDI	ER § 1325(b)(2)		
53	Total	l current monthly income. En	ter the amount from Line 20.			\$	
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.					\$	
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).					\$	
56	Total of all deductions allowed under \$ 707(b)(2). Enter the amount from Line 52						

57	Deduction for special circumstances. If there are special circumstances is no reasonable alternative, describe the special circums If necessary, list additional entries on a separate page. Total the provide your case trustee with documentation of these experiences of the special circumstances that make such expense necessity.	expenses and the resulting expenses in lines a-c below. The expenses and enter the total in Line 57. You must expenses and you must provide a detailed explanation				
	Nature of special circumstances	Amount of Expense				
	a.	\$				
	b.	\$				
	c.	\$				
		Total: Add Lines				
58	Total adjustments to determine disposable income. Add the result.	e amounts on Lines 54, 55, 56, and 57 and enter the				
59	Monthly Disposable Income Under § 1325(b)(2). Subtract I	Line 58 from Line 53 and enter the result.				
37		Ψ	_			
	Part VI. ADDITION	AL EXPENSE CLAIMS				
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.					
60	Expense Description	Monthly Amount				
	a.	\$				
	b.	\$				
	C.	\$				
	d.	\$				
	Total: Add Line	es a, b, c and d \$				
	Part VII. VI	ERIFICATION				
61	I declare under penalty of perjury that the information provide <i>must sign.</i>) Date: May 23, 2008	ed in this statement is true and correct. (If this is a joint case, both debtor Signature: /s/ Sonequea Forrest	rs			
		Sonequea Forrest				
		(Debtor)				